| TORNI DI   | United States Bankruptcy Court Western District of Oklahoma   |   |  | Voluntary Petition  |
|--|---|---|--|---|
| Name of Debtor (if in FRENCH, DENNIS   | ndividual, enter Last, First, Mic<br>S JAMES  | ddle):  | Name of Joint Debtor (Spouse FRENCH, CYNTHIA DE  | e) (Last, First, Middle):<br>ENNISE   |
|  | by the Debtor in the last 6 yeden, and trade names):  | ears  | All Other Names used by the (include married, maiden, and  | Joint Debtor in the last 6 years I trade names):  |
| Last four digits of Soc. (if more than one, state all):  | . Sec. No. / Complete EIN or of   | her Tax I.D. No.  | (if more than one, state all):   | o. / Complete EIN or other Tax I.D. No  |
| Street Address of Deb<br>3609 N FOREST F<br>OKLAHOMA CITY  | otor (No. & Street, City, State & PARK DRIVE  | : Zip Code):  |  | (No. & Street, City, State & Zip Code)  DRIVE   |
| County of Residence of Principal Place of Bus  |   |   | County of Residence or of the Principal Place of Business:   | OKLAHOMA  |
| Mailing Address of D   | ebtor (if different from street a   | iddress):   | Mailing Address of Joint Deb   | tor (if different from street address):   |
|  |   | Regarding the Debi  | tor (Check the Applicable Bo   | xes)  |
| preceding the dat  | plicable box)   | nce, principal place of<br>er part of such 180 d  | of business, or principal assets lays than in any other District.  | in this District for 180 days immediate   |
| <ul><li>■ Debtor has been preceding the dat</li><li>□ There is a bankre</li></ul>  | plicable box) domiciled or has had a residente of this petition or for a longuptcy case concerning debtor's  Debtor (Check all boxes that Railroa Stockbi   | apply) ad roker odity Broker  | of business, or principal assets days than in any other District.  ther, or partnership pending in  Chapter or Section of the Petition  Chapter 7  | in this District for 180 days immediate this District.  If Bankruptcy Code Under Which is Filed (Check one box)  Chapter 11 Chapter 13  Chapter 12  |
| Debtor has been preceding the data There is a banker  Type of Individual(s)  Corporation Partnership Other Na Consumer/Non-B   | plicable box) domiciled or has had a residente of this petition or for a longuptcy case concerning debtor's  f Debtor (Check all boxes that Railroa Stockbi Commo Clearin ature of Debts (Check one box Business  | apply) ad roker odity Broker ag Bank  | of business, or principal assets days than in any other District.  Incr. or partnership pending in  Chapter or Section of the Petition  Chapter 7  Chapter 9  Sec. 304 - Case ancillary  Filing 1  Full Filing Fee attached  | in this District for 180 days immediate this District.  If Bankruptcy Code Under Which is Filed (Check one box) Chapter 11 Chapter 13 Chapter 12 y to foreign proceeding  Fee (Check one box)   |
| Debtor has been preceding the dat There is a banker  Type of Individual(s) Corporation Partnership Other  Chapter 11 S Debtor is a smal  | plicable box) domiciled or has had a residente of this petition or for a long uptcy case concerning debtor's    Debtor (Check all boxes that   Railroa   Stockbi   Commo   Clearin     Ature of Debts (Check one box Business   Business   Business   Business   I business as defined in 11 U.S ects to be considered a small business   Business   Check to be considered a small business   Check to be considered   Check to be check to be considered   Check to be considered   Check to be | apply) ad roker odity Broker ag Bank  (c) ss es that apply) 6.C. § 101  | chapter or Section of Chapter 7 Chapter 9 Sec. 304 - Case ancillary Filing Full Filing Fee attached Filing Fee to be paid in in Must attach signed applie  | in this District for 180 days immediate  this District.  If Bankruptcy Code Under Which is Filed (Check one box)  Chapter 11 Chapter 13 Chapter 12 y to foreign proceeding  Fee (Check one box)  Installments (Applicable to individuals of cation for the court's consideration is unable to pay fee except in installments.   |
| Debtor has been preceding the dat There is a banker Type of Individual(s) Corporation Partnership Other  Chapter 11 S Debtor is a smal Debtor is and elect 11 U.S.C. § 112  Statistical/Administration Debtor estimates Debtor estimates                       | plicable box) domiciled or has had a residente of this petition or for a long uptcy case concerning debtor's    Debtor (Check all boxes that   Railroa   Stockbi   Commo   Clearin     Ature of Debts (Check one box Business   Business   Business   Business   I business as defined in 11 U.S ects to be considered a small business   Business   Check to be considered a small business   Check to be considered   Check to be check to be considered   Check to be considered   Check to be | apply) ad roker odity Broker ag Bank (t) sss es that apply) s.C. § 101 usiness under only) or distribution to unser   | cured creditors.   | in this District for 180 days immediated this District.  If Bankruptcy Code Under Which is Filed (Check one box)  Chapter 11 Chapter 13  Chapter 12 Chapter 12 to foreign proceeding  Fee (Check one box)  Installments (Applicable to individuals on cation for the court's consideration is unable to pay fee except in installmental Form No. 3.   |
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| Debtor has been preceding the data There is a banker  Type of Individual(s) Corporation Partnership Other  Chapter 11 S Debtor is a smal Debtor is and ele 11 U.S.C. § 112  Statistical/Administra Debtor estimates will be no funds                           | plicable box) domiciled or has had a residente of this petition or for a long uptcy case concerning debtor's    Debtor (Check all boxes that   Railroa   Stockbi   Commo   Clearin  | affiliate, general par apply) ad roker odity Broker ag Bank  (a) ses that apply) a.C. § 101 usiness under only) r distribution to unser y is excluded and ad secured creditors. | And the period of the period o | in this District for 180 days immediated this District.  If Bankruptcy Code Under Which is Filed (Check one box)  Chapter 11 Chapter 13  Chapter 12 Chapter 12 Chapter 12 Chapter 12 Installments (Applicable to individuals of cation for the court's consideration is unable to pay fee except in installmental Form No. 3.  THIS SPACE IS FOR COURT USE OF THE STARRAD THE SPACE IS FOR COURT USE OF THE |

| (Official Form 1) (12/03) Case: 04-16201 Doc: 1   | Filed: 06/07/04 Page: 2   | of 4   |  |
|---|---|--|--|
| Voluntary Petition (This page must be completed and filed in every case)  | Name of Debtor(s): FRENCH, DENNIS JAMES FRENCH, CYNTHIA DENNIS  | FORM B1, Page 2  |  |
| Prior Bankruptcy Case Filed Within Last 6 Location Where Filed: - None -  | Years (If more than one, attach addit<br>Case Number:   | ional sheet)<br>  Date Filed:  |  |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Name of Debtor: - None -   | Affiliate of this Debtor (If more than Case Number:   | one, attach additional sheet) Date Filed:  |  |
| District:   | Relationship:   | Judge:   |  |
| Sign  | atures  |  |  |
| Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand | Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  Exhibit A is attached and made a part of this petition. |  |  |
| the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Debtor DENNIS JAMES FRENCH  X  Signature V Joint Debtor CYNTHIA DENNISE FRENCH  | (To be completed i  | United States Code, and have each such chapter.  Date  |  |
| Telephone Number (If not represented by attorney)  Date  Signature of Attorney  | Does the debtor own or have posses<br>a threat of imminent and identifiable<br>safety?  | hibit C sion of any property that poses harm to public health or d and made a part of this petition. |  |
| Signature of Attorney for Debtor(s)  DEBORAH L. BROOKS 015684  Printed Name of Attorney for Debtor(s)  Deborah Brooks & Associates, P.C.  |   |  |  |
| Firm Name 5500 N. Western   | Printed Name of Bankruptcy Pe   | etition Preparer   |  |
| Ste. 130 Oklahoma City. OK 73118 Address  | Social Security Number (Requi   | red by 11 U.S.C.§ 110(c).)   |  |
| A05-840-6363 Fax: 405-840-6367  Telephone Number  Date  Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this  | Address  Names and Social Security nun prepared or assisted in preparin   | nbers of all other individuals who g this document:  |  |
| petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  | If more than one person prepare sheets conforming to the approp   | ed this document, attach additional priate official form for each person.                            |  |
| X Signature of Authorized Individual  | Signature of Bankruptcy Petitio   | n Preparer   |  |
| Printed Name of Authorized Individual   | Date  |  |  |
| Title of Authorized Individual  Date  | A bankruptcy petition preparer' provisions of title 11 and the Fe Procedure may result in fines of U.S.C. § 110; 18 U.S.C. § 156.   | ederal Rules of Bankruptcy<br>r imprisonment or both. 11   |  |

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# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF OKLAHOMA NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

| , the debtor, affirm that I have read this | notice.                  | ,          |             |
|--|--------------------------|------------|-------------|
| Da : Ful                                   | Conduites as             | mh, 6-4-04 |             |
| Debtor's Signature                         | Joint Debtor's Signature | Date       | Case Number |

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### United States Bankruptcy Court Western District of Oklahoma

| In re | DENNIS JAMES FRENCH CYNTHIA DENNISE FRENCH |                 | Case No. |    |   |  |
|-------|--|-----------------|----------|----|---|--|
|       |  | Debtor(s)       | Chapter  | 13 | * |  |
|       |  |                 |          |    |   |  |
|       |  |                 |          |    |   |  |
|       | VERIFICAT                                  | ION OF CREDITOR | MATRIX   |    |   |  |
|       | VERIFICAT                                  | ION OF CREDITOR | MATRIX   |    |   |  |

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: \_\_\_\_\_\_\_

Date: 6-4-04

DENNIS JAMES FRENCH Signature of Debtor

CYNTHIA HENNIGE EDENIC

Signature of Debtor